

Information to identify the case:

Debtor 1	Robert R Kaniuff	Social Security number or ITIN	xxx-xx-6710
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-20243-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert R Kaniuff

8/12/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert R Kaniuff
Debtor

Case No. 19-20243-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 12, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2024:

Recip ID	Recipient Name and Address
db	+ Robert R Kaniuff, 118 Crooks School Rd, Clinton, PA 15026-1548
cr	+ GreatAmerica Financial Services Corporation, Strassburger McKenna Gutnick & Gefsky, Four Gateway Center, 444 Liberty Avenue, Suite 2200, Pittsburgh, PA 15222-1207
14980755	+ Caliber, 715 S Metropolitan Ave, Oklahoma City, OK 73108-2054
14980763	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15209896	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15018403	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15018402	+ Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
15022798	+ PNC Equipment Finance, LLC, c/o Robert E. Walton/Thomas P. Stevens, Flamm Walton Heimbach, 794 Penllyn Pike, Suite 100, Blue Bell, PA 19422-1669

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 13 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2024 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 13 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2024 23:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 13 2024 03:45:00	BMO Harris Bank N.A., c/o AIS Portfolio Services., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 12 2024 23:59:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14980753	+ EDI: GMACFS.COM	Aug 13 2024 03:45:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15681762	^ MEBN	Aug 12 2024 23:50:17	BMO Bank N.A., P.O. Box 6150, Carol Stream, IL 60197-6150
15020090	^ MEBN	Aug 12 2024 23:50:16	BMO Harris Bank, N.A., P.O. Box 6150, Carol Stream, IL 60197-6150
14980754	^ MEBN	Aug 12 2024 23:48:56	Bmo Harris Bank Na, 111 W Monroe, Chicago, IL 60603-4095

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14980758	EDI: CAPITALONE.COM	Aug 13 2024 03:45:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15009895	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 12 2024 23:58:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
14980761	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 12 2024 23:58:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
14982453	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 12 2024 23:58:00	CREDIT ACCEPTANCE, 25505 W 12 MILE RD SUITE 3000, SOUTHFIELD MI 48034-8331
14980756	+ EDI: CAPITALONE.COM	Aug 13 2024 03:45:00	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14980757	+ EDI: CAPITALONE.COM	Aug 13 2024 03:45:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14980760	+ EDI: CITICORP	Aug 13 2024 03:45:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14980762	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 12 2024 23:58:00	Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070
15018402	^ MEBN	Aug 12 2024 23:50:30	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
15016259	+ Email/Text: kburkley@bernsteinlaw.com	Aug 12 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14980764	+ EDI: BANKAMER	Aug 13 2024 03:44:00	Fia Cs, Po Box 982238, El Paso, TX 79998-2238
14980765	+ Email/Text: SAABankruptcy@fcbanking.com	Aug 12 2024 23:58:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15032273	+ Email/Text: EBNBKNOT@ford.com	Aug 12 2024 23:59:00	Ford Motor Credit Company LLC, 1335 S. Clearview Avenue, Mesa AZ 85209-3376
15008499	Email/Text: dpetersen@greatamerica.com	Aug 12 2024 23:58:00	GreatAmerica Financial Services Corporation, f/k/a GreatAmerica Leasing Corporation, ATTN: Peggy Upton, Litigation Specialist, P.O. Box 609, Cedar Rapids, IA 52406
14980759	EDI: JPMORGANCHASE	Aug 13 2024 03:45:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14980766	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 12 2024 23:59:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
14980767	+ Email/Text: bankruptcynotification@montereyfinancial.com	Aug 12 2024 23:58:00	Monterey Fin, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
14980768	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2024 23:58:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
14980769	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2024 23:58:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15018893	EDI: PRA.COM	Aug 13 2024 03:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14981346	+ EDI: PRA.COM	Aug 13 2024 03:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14980770	+ EDI: SYNC	Aug 13 2024 03:45:00	Syncb/ameg D, Po Box 965005, Orlando, FL 32896-5005
14980771	+ EDI: SYNC	Aug 13 2024 03:45:00	Syncb/bargain Outlet, C/o Po Box 965036, Orlando, FL 32896-0001
14980772	+ EDI: SYNC	Aug 13 2024 03:45:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14980773	+ EDI: SYNC	Aug 13 2024 03:45:00	Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001

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14980774	+ EDI: SYNC	Aug 13 2024 03:45:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14980775	+ EDI: SYNC	Aug 13 2024 03:45:00	Syncb/synchrony Home, C/o Po Box 965036, Orlando, FL 32896-0001
15023831	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 12 2024 23:59:00	The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14980776	+ EDI: WFFC2	Aug 13 2024 03:45:00	Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697
TOTAL: 39			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON ET.AL.
cr		THE BANK OF NEW YORK MELLON, ET. AL.
cr		The Bank of New York Mellon, successor to The Bank
cr	*+	BMO Bank N.A, P.O.BOX 6150, CAROL STREAM, IL 60197-6150
cr	*+	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2024 at the address(es) listed below:

Name	Email Address
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON ET.AL. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif dcarlon@kmlawgroup.com
Elizabeth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@lenderlaw.com
Jeremy J Kobeski	on behalf of Creditor Dollar Bank FSB jkobeski@grenenbirsic.com, mcpupec@grenenbirsic.com
Keri P. Ebeck	

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on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Lawrence W. Willis

on behalf of Debtor Robert R Kaniuff ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor THE BANK OF NEW YORK MELLON ET.AL. pawb@fedphe.com

Thomas Song

on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. pawb@fedphe.com

TOTAL: 11